

JUL 27 2005

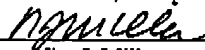
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:)	Examiner: Calvin L. HEWITT II
Richard C. JOHNSON)	Art Unit: 3621
Serial No.: 10/071,066)	Confirmation No.: 3384
Filed: April 12, 2002)	Customer No.: 22430
For: METHODS AND SYSTEMS FOR)	Total Pages: 17
CARRYING OUT CONTINGENCY-)	
DEPENDENT PAYMENTS VIA SECURE)	
ELECTRONIC BANK DRAFTS SUPPORTED)	
BY ONLINE LETTERS OF CREDIT AND/OR)	
ONLINE PERFORMANCE BONDS)	<u>AMENDMENT</u>
Atty. Docket No.: ORCL5595CIP)	

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. §1.8

I hereby certify that this document is being transmitted by facsimile to the Commissioner for Patents,
P.O. Box 1450, Alexandria, VA 22313-1450, fax no. 571-273-8300, on July 27, 2005.


Nita J. Miller

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed April 29, 2005, please amend the above application as indicated below.

A complete listing of the claims begins on page 2 of this paper.

Remarks begin on page 10 of this paper.